

09/14/2021

VERNON D. ACKRIDGE ,  
8124 HAWTHORNE RD  
ELKINS PARK, PA 19027-2212

Fill in this information to identify the case: Document Page 2 of 4

Debtor 1 VERNON D. ACKRIDGEDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: Eastern District Of PennsylvaniaCase number 1910548**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A.Court claim no. (if known):7Last 4 digits of any number you use to identify the debtor's account: 5147

Date of payment change:  
Must be at least 21 days after date of this notice 10/07/2021

New total payment:  
Principal, interest, and escrow, if any \$ 613.37

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Rate change disclosed in original note agreementCurrent interest rate: 3.36090%New interest rate: 3.35430%Current principal and interest payment: \$ 614.34New principal and interest payment: \$ 613.37**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)Reason for change: Payment to change due to cycle dateCurrent mortgage payment: \$ 614.34New mortgage payment: \$ 613.37

Debtor 1

VERNON D. ACKRIDGE  
First Name Middle Name

Last Name

Case number (*if known*) 1910548

**Part 4:** **Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Yadira P Delgado

Signature

Date 9/14/2021

Print: Yadira P Delgado Title Vice President Loan Documentation  
First Name Middle Name Last Name

Company Wells Fargo Bank N.A.

Address PO Box 1629, N9286-01Y  
Number Street

Minneapolis MN 55440-9790  
City State ZIP Code

Contact phone ( 877 ) 891 - 0002

Email noticeofpaymentchangeinquiries@wellsfargo.com

# UNITED STATES BANKRUPTCY COURT

Eastern District Of Pennsylvania

Chapter 13 No. 1910548 :

In re:

VERNON D. ACKRIDGE ,

## CERTIFICATE OF SERVICE

I hereby certify that on or before **09/15/2021**, I served a copy of this Notice and all attachments upon each of the entities named below by the U.S. Bankruptcy Court's CM ECF system or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid or FedEx, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:  
VERNON D. ACKRIDGE ,  
8124 HAWTHORNE RD  
ELKINS PARK, PA 19027-2212

Debtor's Attorney: By Court's CM/ECF system registered email address:  
JOHN EVERETT COOK  
1605 N. Cedar Crest Blvd  
Suite 520  
Allentown, PA 18194

Trustee: By Court's CM/ECF system registered email address:  
WILLIAM C MILLER ESQ  
PO BOX 40837  
PHILADELPHIA, PA 19107

/s/ Yadira P Delgado  
VP Loan Documentation  
Wells Fargo Bank, N.A.